



Exports: The Future of the Envirotech Industry

Over the past four years, EPA Region I, New England has been working to ease restrictions and open new markets for the envirotech industry. The Center for Environmental Industry and Technology (CEIT), one of several programs started by EPA Regional Administrator John DeVillars to help the regulated community, is making it easier for the envirotech industry's products to reach the marketplace. CEIT is providing the envirotech industry with access to:

- information;
- technology demonstration sites;
- export opportunities;
- capital; and,
- assistance in dealing with regulatory barriers.

In helping the environmental industry reach its goals, we realize that our efforts are not as important to the industry's health as is the state of the market itself. This issue of *Technovation*

looks at an important part of the future of the envirotech industry — exports.

Currently, the domestic market in New England and the US, in general, has leveled-off and the overall growth of the industry, although showing modest growth in recent years, has not reached the impressive figures of the late 1980's. Much of this bad news results from a lack of new environmental regulations over the last five years and the dependence of the industry on regulatory-driven demand. But, the global market for environmental services and technology seems to be looking better for US envirotech exports.

According to the Department of Commerce (DOC) data, total global environmental sales increased over a three year period from \$428B in 1994 to \$453B in 1996. European countries and Japan seized the opportunity of the global envirotech market and today report close to 15% of their total sales

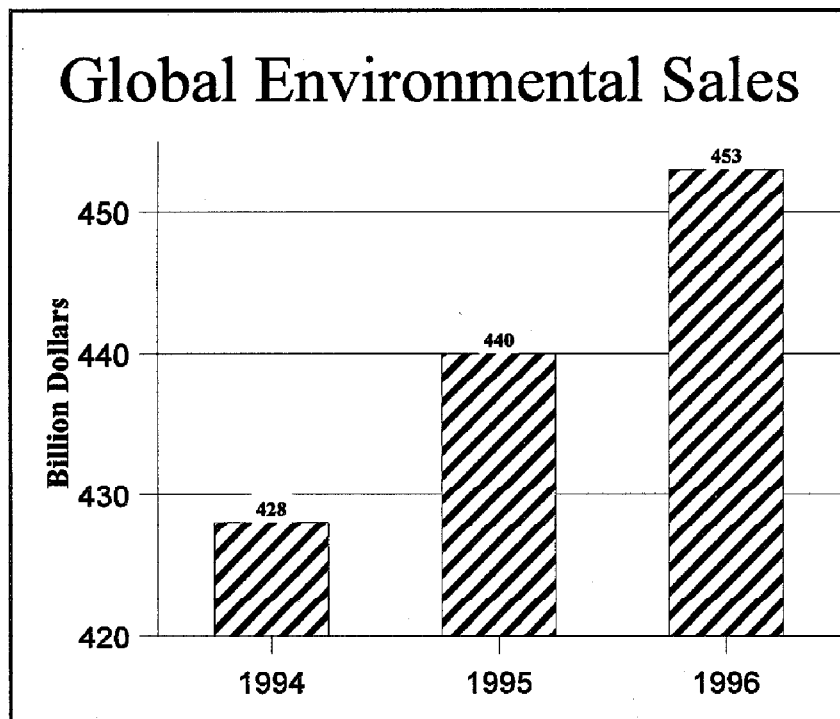
as exports. On the other hand, the US envirotech industry accounts for only 9% of its sales as exports. It's our hope that we can narrow that gap in the near future.

The DOC predicts that there will be more demand for environmental services and technologies from developing nations than can be supplied by today's envirotech industry. In reaction to these economic indicators, the EPA has put the concerns of the envirotech industry on its list of priorities.

In recent months, because of global financial troubles in many areas with anticipated high environmental market growth — particularly Asia and Latin America — the environmental export market has experienced some instability. According to the International Monetary Fund, global trade growth was 3.7% for 1998 — the lowest since 1994.

However, there are signs that the international environmental markets could be returning to their previous high growth with an anticipated return to economic stability in certain regions. Despite an expected Gross Domestic Product (GDP) decline for 1998 of negative 8.7%, South Korea, Malaysia, Thailand and Indonesia are expected to average 0.6% growth in GDP in 1999. Although the future of the international market is far from secure, many of the reforms enacted by effected countries point towards a stabilization in 1999 (*World Economic Outlook*, International Monetary Fund, October 1998).

This issue of *Technovation* introduces you to a number of companies in New England that have penetrated the international marketplace. These companies will share with you some of their successes in this uncertain climate.



Source: Department of Commerce

The International Market

Until 1991, Tytronics sold equipment primarily in North America but its growth strategy called for expansion into international markets. John E. (Jack) Wolfe, president of the company since 1986, came from EG&G, Inc., bringing substantial international business experience. Wolfe states that growth into international markets has been a key to Tytronics' success. While only 8% of their sales were outside North America in 1991, today more than 60% of Tytronics' sales are international.

In 1991, one of Tytronics' original founders, Richard Sweeting, then Chief Financial Officer (CFO), decided to take the big step into international sales and became Tytronics' first international sales manager. More than a year passed with low sales. Sweeting then made contact with some Scandinavian distributors and sales began to increase.

Wolfe and Sweeting were believers in international market opportunities,



On-line colorimeter

- Tytronics was founded in 1984 by four partners with a combination of backgrounds in chemistry, engineering, sales and finance.
- The company manufactures and markets instruments to monitor the chemical concentration of process liquids in situ (on-line chemical analyzers).
- The primary customers for these products are chemical, petrochemical and refining operations, which use such products for both process control and waste stream monitoring. Tytronics' major industrial customers include BASF, Dow Chemical, DuPont and Exxon. The company also supplies water market products to companies large and small, and to government entities worldwide.
- Tytronics has 15 employees, with annual sales over \$3 million.
- In 1991, new instrumentation technology for the water market was developed.
- Since 1994, Tytronics has acquired three other companies with complementary monitoring technologies.
- In mid-1998 the corporation was reorganized to form a publicly traded entity called Metrisa, Inc., of which Tytronics is now one division.

and the modest successes in Scandinavia convinced the company that an international presence could be a long-term, high reward opportunity for Tytronics. By 1993, Tytronics was investing far more heavily in its European distributor relationships. Tytronics began to market its products at international trade shows and create a real presence for itself outside of North America. The company's marketing plan was to first form distributor relationships in most countries within Europe. Then, using the increased profitability and European references of its early sales, Tytronics expanded further in Europe and subsequently moved to the Far East, Middle East, South Africa and South America.

In 1994, Tytronics was contacted by a U.K. distributor with water market experience, and sales began to grow rapidly in that area. As a result of this deal alone, international sales rose by more than 30% the following year. It turned out that Tytronics' international endeavor had paid off, and, by 1995, Tytronics was selling across most of the world. But, not all distributors were as good as their English partner. Sales in Germany, for example, have not met sales goals, and Tytronics has changed distributors there three times. As Wolfe emphasized, "The biggest mistake you can make is choosing the wrong distributor!" Through this process, Tytronics has learned much from its experience in choosing and supporting

distributors, and has applied that know-how wherever it expanded.

Over the years, Tytronics has learned, sometimes the hard way, that distributors and distributor relationships must have certain characteristics for success.

First, the distributor must have only a narrow range of products, focused on the markets of interest – in Tytronics' case, the chemical/petrochemical/refining and water markets.

Second, the distributor must have a strong technical capability to support both applications and service.

Third, the market potential for the distributor must be such that Tytronics' products can become part of their top tier of product lines, at least among the top four in sales volume. In many ways, this may be the most important characteristic, because low-volume product lines get little attention from international distributors.

Fourth, the working relationship must be strong – the distributor must feel well supported by Tytronics, and Tytronics must feel that they are getting the proper effort and results from the distributor.

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BARDON TRIMOUNT

The Czech Republic

Bardon Trimount was one of 17 US companies to participate in an EPA-sponsored Environmental Technology Initiative conference in the Czech Republic. The US vendors demonstrated remediation and site characterization technologies to environmental officials from 15 Eastern European countries under real-time conditions on a contaminated industrial site outside of Prague. As a result of Bardon Trimount's participation in this conference, the manager of the company's Environmental Services Division, David Peter, concluded that the market situation in the Czech Republic was ripe for the environmental services that the company had to offer.

After gaining the support of government officials, Bardon Trimount

- ❑ Started as a family business in 1937, Trimount Bituminous Products Company supplied paving services to all of New England.
- ❑ Bardon, an English company, bought Trimount forming Bardon Trimount in the late 1980's.
- ❑ In April 1991, Bardon Trimount saw an opportunity to use an innovative process technology to recycle contaminated soils into paving material and formed a new environmental service branch.
- ❑ From Stoughton, Mass., David Peter manages the Environmental Services Division. With 21 employees in three states and in a joint venture in the Czech Republic, the division was expanded internationally when Peter came to the realization that the domestic market, with low growth rates, limited further growth for Bardon Trimount.

began work on two pilot projects around Prague. The pilot testing is done and a report verifying the safety of the technology is being published and presented to government officials. As of today, there is no word whether the technology has the green light. In fact, Peter says that there is a good chance that their services may not be accepted at this time. In any case, as a new government enters office in the Czech Republic, Peter says that more efforts will be made to introduce Bardon Trimount's process to the new administration. As part of the company's efforts to address some of the language and cultural barriers it encountered, an office in Prague was opened with a local Czech engineer as marketer and translator.

Great Britain

The Environmental Services Division has formed a joint venture with the AEA Technologies (the former Atomic Energy Agency of the UK) in London to work on international projects and contracts. AEA has an established reputation in the environmental consulting business in Europe and has been helpful in supporting Bardon Trimount's Environmental Services Division in soliciting contracts. For example, Bardon Trimount received a contract for recycling of contaminated soils from a retired gasification site along the Thames River in London that is part of the Millennium Project. In addition, Bardon Trimount participated in the clean up of the "Sea Empress" oil spill off the coast of Wales, converting contaminated beach sand into road pavement. Leveraging the status of AEA Technologies has allowed Bardon Trimount to show the international community that its service is legitimate and economical.

Looking Towards the Future

Bardon Trimount would like to expand Environmental Services Division operations to include other politically and economically stable countries within Eastern Europe, including Poland and Hungary. Peter offers advice to envirotech companies looking to export their technology or services – concentrate your efforts on one country at a time, so as not to run the risk of wasting time and money and being spread too thin.

■ Tytronics, from page 2

With these criteria now in place in most areas of the world, Tytronics feels that continued international growth will be present. The dip in the Asian economy has clearly had an effect on the company, but it has been largely offset by growth in other areas. In fact, Wolfe feels that continued investment in Asian distribution is merited, because the long-term growth opportunities for that region are excellent. He also recognizes the market opportunity present as the world demands better drinking water and better hygiene, particularly in areas such as Asia, South America and Africa. In some ways, he finds selling outside of North America easier, due to the fact that buyers are less fragmented there. As an example, there are more than 5000 independent water entities (municipalities, regions,

etc.) in the US. In contrast, 26 companies represent roughly 80% of the U.K. market, a much easier selling situation. Even though the U.S. market is diverse, Tytronics is investing in it, and sees some trends toward larger regional entities that will make its task easier. To Tytronics, the US market is still developing, and represents a definite opportunity. Yet, due to concentration, international sales may be more easily won over the next few years.

Wolfe reminds us that Tytronics is still a small company, but with an unusually high level of international sales. If Tytronics' can do it, so can many others. Wolfe encourages both an investment in international sales, and the persistence to follow that investment through to success.

Rizzo Associates, Inc.

The International Market

With the realization that the company's Big Dig project would be completed in a few years, Bill Rizzo, founder of Rizzo Associates, created a new marketing strategy for his company that diversified their efforts into the international arena. The firm had already worked internationally, having been hired by Johnson & Johnson Professional Inc. in 1994 to work on environmental projects in England, Ireland, and Switzerland. With some knowledge of the international opportunities available to the company, Rizzo hired a consultant to research and identify the foreign markets that best matched his company strengths.

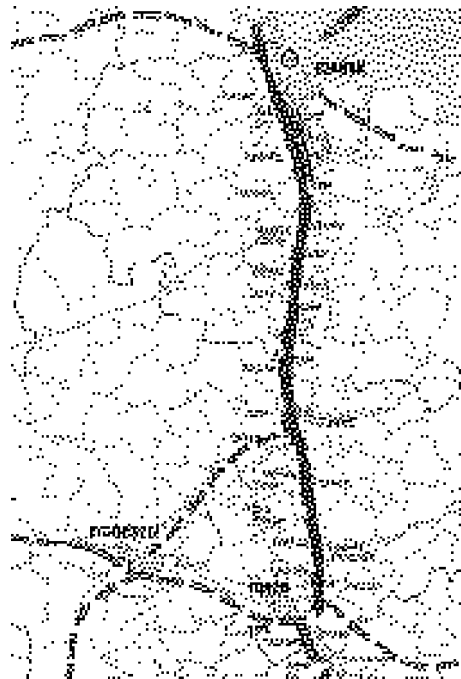
As a result of the market research, and because of its political and economic stability, Rizzo focused on opportunities in Poland. Using information from the US Trade and Development Agency, the US Embassy in Poland, and his own research, Rizzo familiarized himself with Poland's environmental sector, while simultaneously establishing a network of in-country contacts with key government and political players in the state and local economies. Rizzo Associates has been awarded a contract for work on a portion of the Polish national highway.

- In 1983, Bill Rizzo formed a Massachusetts environmental consulting and engineering firm, Rizzo Associates, Inc.
- Today, after fifteen years of steady growth, Rizzo Associates, Inc. has 200 employees and over \$22M in sales domestically.
- The firm has contracts for large public and private projects including the Big Dig, a major highway project in Boston.

Rizzo Associates' ongoing contract in Poland is finally showing a profit. To arrive at this point has required a significant amount of Rizzo's personal time, as well as approximately half a million dollars of capital investment in maintaining contacts and presence in the country.

In pointing out what he considered to be critical to exporting for the envirotech industry, Rizzo said, "Focus on one project at a time and attack it. Do not be tempted by the low-hanging fruit all around you. And concentrate on a specific country, a specific region, and a specific project." He cautioned that it is very easy to be tempted by projects that appear to be perfect opportunities for profit, but in an effort to obtain contracts from many projects, you spread your time and money too thin.

Bill Rizzo has a goal for Rizzo Associates, Inc. — to reach \$100M in sales by the year 2008, the company's 25th anniversary. The international market, in particular Eastern Europe, with its promising economic development and integration into the European Union is an integral part of Rizzo's plan to reach his sales goal. With a healthy mix of domestic and international projects, Rizzo Associates is well on its way to achieving its sales target.



Rizzo Associates has been awarded a contract to work on a section of the Polish national highway from Gdansk to Torun.

About CEIT

EPA's CEIT promotes New England's environmental technologies. It is a point of contact for the environmental industry, technology developers, investors, and other interested stakeholders, providing an ombudsman service for those seeking assistance for the development of new technologies. CEIT staff attempt to match a developer's needs with a variety of assistance offered through relevant EPA, state, and other federal agency programs. The CEIT also works as a catalyst to bring together private and public sector professionals to seek out ways that will bring down the barriers to innovation and speed up the commercialization process. To contact the CEIT please call (800) 575-CEIT toll-free in New England or (617) 918-1831.

U.S. Department of Commerce Export Assistance Centers

Middletown (CT) Export Assistance Center

Phone: (860) 638-6950

Fax: (860) 638-6970

Internet: <http://www.ita.doc.gov/uscs/ct/middletown/>

Maine Export Assistance Center

Phone: (207) 541-7400

Fax: (207) 541-7420

Internet: <http://www.ita.doc.gov/uscs/me/>

Boston Export Assistance Center

Phone: (617) 424-5990

Fax: (617) 424-5992

Internet: <http://www.ita.doc.gov/uscs/ma/>

Portsmouth (NH) Export Assistance Center

Phone: (603) 334-6074

Fax: (603) 334-6110

Internet: <http://www.ita.doc.gov/uscs/nh/>

Providence (RI) Export Assistance Center

Phone: (401) 528-5104

Fax: (401) 528-5067

Internet: <http://www.ita.doc.gov/uscs/ri/>

Montpelier (VT) Export Assistance Center

Phone: (802) 828-4508

Fax: (802) 828-3258

Internet: <http://www.ita.doc.gov/uscs/vt/>

Mabbett & Associates, Inc.

Environmental Consultants & Engineers

The International Market

From the beginning, Mabbett & Associates, Inc. has made international work a long-term goal. "Much thought went into the process of going international," says Arthur N. Mabbett, founder of the company. In fact, he says that factors most companies do not consider were investigated thoroughly before taking any steps toward incorporating.

Mabbett investigated countries that have great market potential and offer an inclusive business climate. Mabbett also looked into safety/security issues, language barriers and ease of currency conversion, stability, and a decent supply of finance and banking options. With these criteria, Mabbett found the best opportunities existed in the newly formed European Union (EU). Finally, Mabbett decided that Scotland was a prime location for incorporating Mabbett & Associates, Ltd.

Although this venture is costly, Mabbett has taken advantage of a variety of funding opportunities to defray some of the start-up, marketing and development costs. By incorporating in the European Union, Mabbett & Associates, Ltd. achieved status as an EU, United Kingdom (UK), and a Scottish company. This allowed Mabbett to apply for grants from the

- ❑ Founded in 1980 by Arthur N. Mabbett.
- ❑ Mabbett & Associates, Inc. provides environmental consulting and engineering services to the manufacturing and commercial industry. Most of Mabbett's work is in the private sector, with a concentration on pollution prevention and control, hazardous waste management, industrial wastewater treatment, and site assessment and remediation.
- ❑ Based in Bedford, Mass., Mabbett & Associates, Inc. has 18 employees.
- ❑ More than 80% of its contracts are with companies Mabbett & Associates has worked with before.
- ❑ Mabbett & Associates, Ltd. was formed in February 1996 in Scotland.

EU, the UK, and the Scottish governments separately. In addition, Mabbett received loans at reduced interest rates and greater lines of credit.

Mabbett has found that there are other advantages to having a separate company located in a host-country. For one, it has provided Mabbett & Associates, Ltd. with a reputation as an EU established firm – an important position to hold when marketing to those countries that want to join the EU, yet have not met the regulatory standards to do so. Another advantage to locating a separate entity overseas is the supply of host-country investors and staff. By including more host-country nationals in the firm, Mabbett & Associates, Ltd. has gained the knowledge of European trained personnel and investors. This also allows Mabbett & Associates, Ltd. to market its presence as a Scottish or UK company, as opposed to being perceived as strictly an American company doing business in the EU. According to Mabbett, this is an invaluable asset to use when marketing environmental services overseas.

Mabbett says that the perception of an American office in a foreign country can often be negative, and in some instances leads to lack of success. Says Mabbett, "It is important that our business is perceived as having a positive impact on the local Scottish economy, and the EU in general."

For its innovative approach to doing international environmental work, Mabbett & Associates, Inc. received the New England Environmental Award for excellence in 1996. This award recognized Mabbett's collaborative effort with several Scottish partners to design and implement a major waste minimization and pollution prevention project. By having a "sister" firm in Scotland, Mabbett & Associates, Inc. received contracts for some of the work on this particular project. Although honored to receive such an award, Mabbett assures us that it will take a few more years until his Scottish venture makes a return on his investment. Asked if he were to do it all over again, Mabbett says, "I would involve more host-country investors from the beginning and change the structure of the principals of the company so that US stakeholders are not perceived as the primary leaders of the company."

Envirotech Export Assistance Available On-Line

On March 6, 1998 an EPA regional conference was held in Nashua, N.H. to address the concerns of the envirotech industry. Among the many recommendations made by the panel of industry and government leaders during the conference, one in particular proposed remedies to the current domestic market situation. The recommendation of the panel was two-fold:

- to provide real examples of exporting through case studies of envirotech companies; and,
- to create an easily accessible, concise list of export assistance information in one place.

As a result of these recommendations, we have included on the EPA Region I, New England internet site a web-page devoted to envirotech exporting. The web-page consists of five case studies of companies within New England, and a list of contacts for export assistance. You can visit the site at <http://www.epa.gov/region01/ra/intl/export.html>.

Disclaimer: EPA has not examined any technology and does not endorse or recommend any product or service offered for sale by companies featured in this publication. Furthermore, EPA has not confirmed the accuracy or legal adequacy of any disclosures, product performance or other information provided by the companies and used by EPA in production of this publication.



The International Market

Wright-Pierce entered the international market with a contract in Norway in 1994. Because of the company's track record in designing biosolid composting technology, Wright-Pierce gained significant exposure internationally for its particular niche services and was able to use this as a launching pad to begin exporting its services.

In 1995, David Fuller, President, and Mike Giggey, Senior Vice-President, convinced Wright-Pierce's Board of Directors that the company should seriously explore international markets and identified South America as the region which held the most promise. With the approval of the Board, measures were taken to obtain contract opportunities there.

Combining his research with visits to the region and networking with U.S. government agencies and companies working in South America, Fuller was able to pinpoint regions of interest to market Wright-Pierce's services. One dilemma Wright-Pierce soon experienced was having too many leads to pursue. Choosing among many promising leads while maintain-

ing the discipline to stay focused is a real problem facing small to mid-size firms with limited resources. In 1996, Wright-Pierce was presented with two opportunities, both as a result of networking, which illustrate this problem. One proved to be successful, leading to several contracts in South Africa. The other, in Colombia, was not successful and set back Wright-Pierce's efforts in South America.

In the summer of 1997, Fuller decided that the company needed to concentrate its effort on one country. Utilizing an existing sister state relationship between Maine and Brazil, Fuller established contacts with key Brazilian decision makers and officials within the Brazilian State of Rio Grande do Norte. As a result, Wright-Pierce was able to obtain a contract for a wastewater treatment feasibility study for the City of Natal, funded by the U.S. Trade and Development Agency. After making more contacts within the country, Wright-Pierce made the decision to focus on two regions of Brazil where they had the most presence and contacts.

Currently, international projects

account for 7% of total annual gross revenues. Fuller predicts this figure will eventually approach 25%. Wright-Pierce's foray into the international market is finally paying off in contracts won. Wright-Pierce has learned much about international business and marketing through its experiences. First, Fuller found the language barrier to be a serious impediment when doing business in foreign countries, even with the help of interpreters. Second, the temptation to explore other promising projects clouded the company's focus. Third, the investment of start-up capital for time, travel, in-country offices, translators, consultants and attorneys, not to mention the start-up costs for the actual projects themselves were substantial. Add to this the fact that the competition by foreign companies was fierce. Another problem is the strength of the US dollar, which makes it difficult for US firms to be cost-competitive with their foreign competitors. However, with its growing international business experience, Wright-Pierce is confident it can expand its markets and gain access to more contracts within South America, increasing its international sales revenue.

- Wright-Pierce is an environmental engineering company that has been in the business for over 50 years. It specializes in wastewater and biosolids treatment technology.
- The company, based in Topsham, Maine, has over 80 employees and three offices in New England.
- In 1994, Wright-Pierce entered the international marketplace.

Company Listings

Bardon Trimount, Inc.

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Saugus, MA 01906
Phone: (781) 941-7200
Fax: (781)-941-7270

Mabbett & Associates, Inc.

5 Alfred Circle
Bedford, MA 01730-2346
Phone: (781) 275-6050
Fax: (781) 275-3127

Rizzo Associates, Inc.

235 West Central Street
Natick, MA 01760-3755
Phone: (508) 651-3401
Fax: (508) 651-1189

Tytronics

25 Wiggins Ave.
Bedford, MA 01730-2323
Phone: (781) 275-9660
Fax: (781) 275-9665

Wright-Pierce

99 Main Street
Topsham, ME 04086-1204
Phone: (207) 725-8721
Fax: (207) 729-8414

Innovative Technology Database Now On-Line

CEIT has developed a data base containing information on innovative technologies. The Innovative Technology Inventory (ITI) includes technology descriptions and information on applications, environmental benefits, performance, limitations, and costs. The ITI can be accessed on the EPA Region I - New England, CEIT web page at <http://www.epa.gov/region01/steward/ceit>. For additional information, please contact Junenette Peters at (617) 918-1830 or (800)575-CEIT (2348).

Resources: Exporting Environmental Technology

The United States Agency for International Development (USAID)

The USAID supplies grants to foreign, developing countries. The grant money is in turn used for contracting services and supplies from US companies seeking to do business abroad. All USAID projects that have potential negative environmental results are required to have environmental impact reports prepared prior to commencement.

- ❑ The main USAID web page: www.info.usaid.gov.
- ❑ Global Technology Network: facilitates the transfer of US technologies to USAID assisted countries and regions. Focuses on identifying international business opportunities for environmental services and technologies, as well as other industries. Provides business support services such as industry information services, regional information, conference marketing, and counseling. Phone: (800) 872-4348 or (202) 712-1624. Web page: www.usgtn.org.
- ❑ Center for Trade and Investment Services (CTIS): provides a clearinghouse of information for US and developing countries on USAID projects that are available for procurement. Phone: (800) 872-4348. Web Page: www.info.usaid.gov.
- ❑ United States-Asia Environmental Partnership (US-AEP)/Environmental Technology Network for Asia (ETNA): companies that register with US-AEP and ETNA databases are matched with Asian trade leads, including specific products or services, company information, nature of environmental problem(s), and company contact information. Phone: (800) 818-9911. Web page: www.info.usaid.gov/business/ctis/etna.html.

The U.S. Department of Commerce (DOC)

The DOC has a variety of services and information that are readily available through the internet or by telephone. These sites and offices contain information that range from general exporting guidelines to specific country market analyses.

- ❑ The main DOC web page: www.doc.gov.
- ❑ Environmental Technology Exports (ETE): information on international events pertaining to the envirotech industry, export market plans for many countries in South America, Canada, and the Philippines, and environmental export resource directory of local and regional organizations. Phone: (202) 482-5225. Web page: infoserv2.ita.doc.gov/ete/eteinfo.nsf.
- ❑ International Trade Administration: offers assistance in gathering information about possible projects going on in countries of interest. Phone: (800) USA-TRAD. Web page: www.ita.doc.gov.
- ❑ Trade Information Center (TIC): supplies information on the export process. Includes the most frequently asked questions and answers about exporting, international trade contacts in each state, a guide to export trade leads, an alternative finance guide, and more. Phone: (800) USA-TRAD.
- ❑ Trade Development (TD) Industry Officers: specialists provide export assistance for particular markets. Officers are available, specifically for environmental technology exports, in order to identify the obstacles in exporting services or products. The officers conduct trade missions and fairs, business counseling and marketing seminars. For a list of industry and international trade officers phone: (800) USA-TRAD. Web page for TD industry information: www.ita.doc.gov. Web page trade statistics: www.ita.doc.gov/tradestats.
- ❑ Market Access and Compliance (MAC) Officers: explain and clear obstacles to exporting. MAC officers maintain a database of trade information that is region-specific and able to assist businesses in their export compliance. For a list of MAC officers phone: (800) USA-TRAD. Web page: www.itaiep.doc.gov.
- ❑ National Trade Data Bank: promotional and international trade data that is accessible via the Internet or on CD-ROM disks. The database contains information on US imports and exports. Available at over 1,100 libraries nationwide as well as through the STAT-USA subscription service. Phone: (800) USA-TRAD for a list of the libraries.
- ❑ STAT-USA: information on trade leads, US procurement opportunities, and trade and economic data published by the federal government. The database costs \$50 per quarter or \$150 for the year. Phone: (202) 482-1986. Web page: www.stat-usa.gov.

Resources: Exporting Environmental Technology

The Small Business Administration

The Small Business Administration (SBA) provides contacts, market information, and information on financing your export plans. Phone: (202) 205-6400.

- ❑ SBA main web page: www.sba.gov.
- ❑ Office of International Trade (OIT): provides seminars and workshops to instruct and educate small businesses on exportation. Assists small businesses in obtaining financing for export purposes. Phone: (202) 205-6720. Web page: www.sbaonline.sba.gov/oit.
- ❑ The Export Assistance Network: provides businesses with finance and export marketing support. Export Assistance Centers provide export promotion and trade finance assistance. Phone: (800)USA-TRAD (800-872-8723).

Financial Assistance

Financial support information for small businesses to take the lead in exporting environmental technologies and services are provided below. These are the foremost sources of funding for small businesses to access the global market.

- ❑ Export-Import Bank (EXIM): provides a variety of ways to fund your first export plan. EXIM provides export credit insurance which covers political and commercial risks on export receivables. In addition, EXIM assists small- to medium-size companies with pre-export financing from commercial lenders by guaranteeing 90% of the principal and interest on loans or revolving lines of credit extended to eligible exporters. Phone: (800)565-3946, (202) 565-3946 (Alaska, Hawaii, and the District of Columbia). Web page: www.exim.gov.
- ❑ Overseas Private Investment Corporation (OPIC): provides investment insurance and financing programs for overseas investment projects in developing countries. See the web-page for more details or contact OPIC by calling them direct. Phone: (202) 336-8799. Web page: www.opic.gov.



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First Class Mail
Postage and Fees
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